

Protecting Yourself from Enrollment Fraud

It is enrollment fraud if a plan agent or representative purposefully tricks you into enrolling in **their** plan, regardless of whether it is the right plan for you. They may do this by telling you misleading or false information to get you to enroll. Some may even enroll you without your knowledge.

Watch out for people who:



Ask for your Medicare number, Social Security number, and/or bank information just to provide you with information. Someone can use this personal information to enroll you in a plan without your permission. Know that plans cannot request this personal information at an educational event and cannot call you to ask for a payment over the phone—they must send a bill.



Pressure you with time limits to enroll in their plan. You can use the entire Open Enrollment Period to make your decisions. You will not receive extra benefits for signing up early for a plan.



Say they represent Medicare. Plans are never allowed to suggest they represent or are preferred by Medicare or any other government agency. People who say they represent Medicare may also be identity thieves, not representatives of any plan.



Offer you gifts to enroll in their plan. Gifts must be given to everyone regardless of their enrollment, and cannot be worth more than \$15.



Threaten you with the loss of your Medicare benefits unless you sign up for their plan.

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Medicare has rules about how plans can contact you and market their services for Open Enrollment.

Plans can	Plans cannot
<ul style="list-style-type: none"> <input type="checkbox"/> Send you mail <input type="checkbox"/> Call, email, or text you about any plan business <u>if you are a current enrollee</u> <input type="checkbox"/> Provide meals valued at \$15 or less at events advertised as educational <input type="checkbox"/> Provide refreshments or light snacks at sales events <input type="checkbox"/> Raffle a prize worth up to \$15 per event attendee (cannot be tied to enrollment) <input type="checkbox"/> Provide gifts worth up to \$15 to each attendee of an event (cannot be tied to enrollment) <input type="checkbox"/> Visit you to discuss plan options if they schedule an appointment and you have formally agreed on the topics to discuss <u>before</u> the appointment (called Scope of Appointment) 	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Send materials that look like they are from an official government source <input checked="" type="checkbox"/> Make <u>unsolicited</u> contact through calls, visits, emails, or texts with <u>prospective enrollees</u> <input checked="" type="checkbox"/> Contact you by email or text if you are a <u>current enrollee</u> who has <u>opted out</u> of such contacts <input checked="" type="checkbox"/> Display business cards, sign-up sheets, or application forms at educational events <input checked="" type="checkbox"/> Approach you as a potential enrollee in public areas, such as a parking lot or mall <input checked="" type="checkbox"/> Conduct sales events in a health care setting (unless it is a cafeteria or other common area) <input checked="" type="checkbox"/> Change or add to the agreed upon topics for your appointment, <u>unless</u>: <ul style="list-style-type: none"> • You agree to a change of scope and the agent documents it before proceeding

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Tips for avoiding potential enrollment fraud:

- Confirm what a plan agent tells you before making a final decision about a plan
- Ask for everything in writing
- Call your doctors to make sure they are in-network for the plan you want to join
- Never provide your Medicare information to anyone but your trusted health care providers

Report potential enrollment fraud and marketing violations

Contact your **Senior Medicare Patrol (SMP)** if you feel a plan or agent has violated Medicare's marketing rules or if you think you were enrolled in a plan without your permission.

Questions about your Medicare coverage?

Contact your **State Health Insurance Assistance Program (SHIP)** for trustworthy and unbiased counseling about your Medicare options.

Local SHIP contact information	Local SMP contact information
SHIP toll-free:	SMP toll-free:
SHIP email:	SMP email:
SHIP website:	SMP website:
To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org .	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .
<p><i>The production of this document was supported by Grant Numbers 90SATC0001 and 90MPRC0001 from the Administration for Community Living (ACL). Its contents are solely the responsibility of the SHIP National Technical Assistance Center (SHIP TA Center) and Senior Medicare Patrol National Resource Center and do not necessarily represent the official views of ACL.</i></p>	

SHIP National Technical Assistance Center: 877-839-2675 | www.shiptacenter.org | info@shiptacenter.org

SMP National Resource Center: 877-808-2468 | www.smpresource.org | info@smpresource.org

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